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~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)
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File 348: EUROPEAN PATENTS 1978-200841
(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/UB=20081016|UT=20081009
(c) 2008 WPO/Thomson

File 350: Derwent WPI X 1963-2008/UD=200865
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Set	Items	Description
S1	3	AU=ALIFFI P?
S2	93	AU=ELLI SON B?
S3	9	AU=M R N?
S4	8	AU=BREWER F?
S5	104	S1 OR S2 OR S3 OR S4
S6	2	S5 AND ((CONTRI BUT???? OR MEMBER? ? OR SUBSCRI BER? ? OR EN- ROLEE? ? OR PARTI CI PANT? ? OR PARTI CI PAT?R? ?)(REPOSI TORY OR REPOSI TORI ES OR DATABASE OR DATABASES OR STORE? ? OR STORI NG OR DEPOSI TORY OR DEPOSI TORI ES OR DB OR KNOWLEDGEBA SE? ? OR IN- FOR MATION))

^ 6/3/1 (Item 1 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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01009624

SYSTEM AND METHOD FOR FACI LI TATI NG RECI PROCATI VE SMALL BUSI NESS FI Nanci AL
I NFOR MATION EXCHANGES

SYSTEME ET PROCEDE FACI LITANT LES ECHANGES RECI PROQUES D' I NFOR MATI ONS
FI Nanci ERES CONCERNANT LES PETI TES ET MOYENNES ENTREPRI SES

Patent Applicant/Assignee:

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Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338718 A2 20030508 (WO 0338718)
Application: WO 2002US31191 20020930 (PCT/ WO US0231191)
Priority Application: US 200121468 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 11173

^ 6/3/2 (Item 1 from file: 350)

DI ALOG(R) File 350: Derwent WPI X
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0013816567 - Drawing available

WPI ACC NO: 2003-556869/200352

XRPX Acc No: N2003-442503

Information exchange method for networked financial institutions, involves correlating reciprocity of each contributing members of input file with input content and accordingly response to inquiry is provided

Patent Assignee: ALIFFI P A (ALIF-I); BREWER F D (BREW-I); ELLI SON B J (ELLI-I); EQUI FAX INC (EQUI-N); M R N (MRN-I)

Inventor: ALIFFI P A; BREWER F D; ELLI SON B J; M R N

Patent Family (4 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030083893	A1	20030501	US 200121468	A	20011029	200352 B
WO 2003038718	A2	20030508	WO 2002US31191	A	20020930	200352 E
AU 2002363302	A1	20030512	AU 2002363302	A	20020930	200464 E
EP 1464018	A1	20041006	EP 2002802421	A	20020930	200465 E
			WO 2002US31191	A	20020930	

Priority Applications (no., kind, date): US 200121468 A 20011029

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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US 20030083893	A1	EN	17	5	
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WO 2003038718	A2	EN			
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National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

AU 2002363302 A1 EN Based on OPI patent WO 2003038718

EP 1464018 A1 EN PCT Application WO 2002US31191

Based on OPI patent WO 2003038718

Regional Designated States, Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

~~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/ Sep W8
(c) 2008 Institution of Electrical Engineers

File 9: Business & Industry(R) Jul/1994-2008/ Oct 23
(c) 2008 Gale/Cengage

File 15: ABI/Inform(R) 1971-2008/ Oct 22
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File 610: Business Wre 1999-2008/ Oct 24
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File 613: PR Newswire 1999-2008/ Oct 24
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File 624: McGraw-Hill Publications 1985-2008/ Oct 24
(c) 2008 McGraw-Hill Co. Inc

File 634: San Jose Mercury Jun 1985-2008/ Oct 23
(c) 2008 San Jose Mercury News

File 810: Business Wre 1986-1999/ Feb 28
(c) 1999 Business Wre

File 813: PR Newswire 1987-1999/ Apr 30
(c) 1999 PR Newswire Association Inc

File 16: Gale Group PROMT(R) 1990-2008/ Oct 16

(c) 2008 Gale/Cengage
 File 148: Gale Group Trade & Industry DB 1976-2008/Oct 22
 (c) 2008 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2008/Oct 13
 (c) 2008 Gale/Cengage
 File 621: Gale Group New Prod. Annou. (R) 1985-2008/Oct 01
 (c) 2008 Gale/Cengage
 File 636: Gale Group Newsletter DB(TM) 1987-2008/Oct 15
 (c) 2008 Gale/Cengage
 File 20: Dialog Global Reporter 1997-2008/Oct 24
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 File 65: Inside Conferences 1993-2008/Oct 23
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 File 99: Wilson Appl. Sci & Tech Abs 1983-2008/Aug
 (c) 2008 The HW Wilson Co.
 File 256: TechSource 82-2008/Dec
 (c) 2008 Info. Sources Inc
 File 474: New York Times Abs 1969-2008/Oct 24
 (c) 2008 The New York Times
 File 475: Wall Street Journal Abs 1973-2008/Oct 23
 (c) 2008 The New York Times
 File 583: Gale Group Global base(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage
 File 996: NewsRoom 2000-2003
 (c) 2008 Dialog

Set	Items	Description
S1	0	AU=(ALI FFI , P? OR ALI FFI P? OR ALI FFI (2N) P?) OR BY=ALI FFI (-2N) P?
S2	162	AU=(ELLI SON, B? OR ELLI SON B? OR ELLI SON(2N) B?) OR BY=ELLI -SON(2N) B?
S3	58	AU=(M R, N? OR M R N? OR M R(2N) N?) OR BY=M R(2N) N?
S4	112	AU=(BREWER, F? OR BREWER F? OR BREWER(2N) F?) OR BY=BREWER(-2N) F?
S5	332	S2 OR S3 OR S4
S6	1	S5 AND ((CONTRI BUT???? OR MEMBER? ? OR SUBSCRI BER? ? OR EN-ROLEE? ? OR PARTI CI PAT? ? OR PARTI CI PAT?R? ?) (6N) (REPOS I TORY OR REPOS I TORI ES OR DATABASE OR DATABASES OR STORE? ? OR STORI -NG OR DEPOS I TORY OR DEPOS I TORI ES OR DB OR KNOWLEDGEBASE? ? OR I NFORMATI ON))
S7	0	S6 NOT PY>2002

~~ Non-Patent Literature: Full Text

Dialog files: 9, 15, 16, 20, 148, 160, 275, 610, 613, 621, 624, 634, 636, 810, 813, 996

File 9: Business & Industry(R) Jul/1994-2008/Oct 23
 (c) 2008 Gale/Cengage
 File 15: ABI/Inform(R) 1971-2008/Oct 22
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 File 16: Gale Group PROMT(R) 1990-2008/Oct 16
 (c) 2008 Gale/Cengage
 File 20: Dialog Global Reporter 1997-2008/Oct 24
 (c) 2008 Dialog
 File 148: Gale Group Trade & Industry DB 1976-2008/Oct 22
 (c) 2008 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2008/Oct 13
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 File 610: Business Wre 1999-2008/Oct 24
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 File 624: McGraw-Hill Publications 1985-2008/Oct 24
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 File 634: San Jose Mercury Jun 1985-2008/Oct 23
 (c) 2008 San Jose Mercury News
 File 636: Gale Group Newsletter DB(TM) 1987-2008/Oct 15
 (c) 2008 Gale/Cengage
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 996: NewsRoom 2000-2003
 (c) 2008 Dialog

Set	Items	Description
S1	19369027	CONTRIBUTING OR CONTRIBUTED OR CONTRIBUTES OR CONTRIBUTE OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS? ? OR ENROLEE OR ENROLEES OR PARTICIPANT OR PARTICIPANTS OR PARTICIPANT?R OR PARTICIPANTS
S2	104762	S1(4N) (REPOSITORY OR REPOSITORIES OR DATABASE OR DATABASES OR DATASET? ? OR TABULAT??? OR INDEX?? OR STORE? ? OR STORING OR DEPOSITORY OR DEPOSITORIES OR DB OR KNOWLEDGEBASE? ?)
S3	82708	DATA OR INFORMATION OR STATISTICS? ? OR FACTOR? ? OR PARAMETER? ? OR CHARACTERISTICS? ? OR CRITERIA OR ATTRIBUTE? ? OR QUALITY??? OR METRICS OR SPECIFICATION? ? OR COEFFICIENT? ?
S4	75894	INQUIRY??? OR ENQUIRY??? OR ACCESS??? OR REQUEST??? OR QUERY??? OR QUERIES OR QUESTION??? OR ASK OR ASKS OR ASKED OR ASKING OR QUESTION OR QUESTIONS OR QUESTIONING OR SEARCH OR SEARCHING OR MATCH??? OR CORRELAT??? OR COMPAR??? OR RELAT???
S5	63208	EXCHANGE? ? OR EXCHANGING OR RECIPROC??? OR MUTUAL?? OR CONCURREN?? OR COMPLEMENTARY OR CORRESPOND??? OR COLLECTIVE?? OR SHARE? ? OR SHARED OR JOINT?? OR COMMON??
S6	17311	S3(4N) S4
S7	11788	S3(4N) S5
S8	87	S2(6N) S6(6N) S7
S9	60	S8 NOT PY>2002
S10	28	RD (unique items)

^ 10/3, K/3 (Item 1 from file: 15)

DI ALOG(R) File 15: ABI/Inform(R)
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01815242 04-66233

Dust off that data

Sellar, Sara

Sales & Marketing Management v151n5 PP: 71-73 May 1999

ISSN: 0163-7517 JRNL CODE: SAL

WORD COUNT: 625

...TEXT: data store comprising information from all company systems and that is accessible by any staff **member**. This centralized **database** allows departments to **share** relevant **information**. For example, with a few mouse clicks a salesperson can **access** accounting or shipping **data** to assist a customer or help close a sale.

"Up until now companies were unable...

^ 10/3, K/5 (Item 3 from file: 15)

DI ALOG(R) File 15: ABI/Inform(R)
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01502877 01-53865

Fair credit reporting act amendments: Compliance issues for banks

Fischer, L Richard; McEnaney, Michael F; Camper, Clarke D

ABA Bank Compliance v18n7 PP: 44-50 Jul/Aug 1997

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 4850

...TEXT: the transactions or experiences between one of the affiliates and the consumer to whom the **information relates**. This **information** may be **shared** either directly between the two affiliates or through a central **database** maintained by a **member** of the bank holding company family.

Affiliates also may share, either directly or through a...

^ 10/3, K/13 (Item 6 from file: 16)

DI ALOG (R) File 16: Gale Group PROMT (R)
(c) 2008 Gale/Cengage. All rts. reserv.

04052029 Supplier Number: 45894591 (USE FORMAT 7 FOR FULLTEXT)

OpenM nd opens discussion to Net

PC Week, pN15

Oct 30, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; General Trade

Word Count: 1660

... to automatically purge old messages from discussions as well as determine the amount of data **participants** can **store** and whether the section is indexed for **searching**.

Information distribution

Like Notes, Collabra **Share**, and Conference+, OpenM nd replicates **data** between discussion databases when it distributes information to a network of OpenM nd servers. A section...

^ 10/3, K/28 (Item 1 from file: 996)

DI ALOG (R) File 996: NewsRoom 2000-2003

(c) 2008 Dialog. All rts. reserv.

0267539463 15GR16K6

The power of one

Houlihan, James J

Mortgage Banking, v61, n8, p93

Thursday, May 31, 2001

JOURNAL CODE: AJYW LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal ISSN: 0730-0212

WORD COUNT: 855

...and a full range of services. Additionally, iCap features a state-of-the-art central **database** that **member** originators can **access** to **share** current **information** regarding rates, spreads, availability of capital, emerging trends and new capital sources. Lenders allied with...

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2, 35, 65, 99, 256, 474, 475, 583

File 2: INSPEC 1898-2008/ Sep W8

(c) 2008 Institution of Electrical Engineers

File 35: Dissertation Abs Online 1861-2008/ Feb

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File 65: Inside Conferences 1993-2008/ Oct 23

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File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug

(c) 2008 The HW Wilson Co.

File 256: TechInfoSource 82-2008/ Dec

(c) 2008 Info. Sources Inc

File 474: New York Times Abs 1969-2008/ Oct 24

(c) 2008 The New York Times

File 475: Wall Street Journal Abs 1973-2008/ Oct 23

(c) 2008 The New York Times

File 583: Gale Group Global base(TM) 1986-2002/ Dec 13

(c) 2002 Gale/Cengage

Set Items Description

S1 534669 CONTRI BUTI NG OR CONTRI BUTED OR CONTRI BUTES OR CONTRI BUTE OR
MEMBER OR MEMBERS OR SUBSCRI BER OR SUBSCRI BERS? ? OR ENROLEE
OR ENROLEES OR PARTI CI PANT OR PARTI CI PANTS OR PARTI CI PAT?R OR
PARTI CI PAT?RS

S2 27949 REPOSI TORY OR REPOSI TORI ES OR DATABASE OR DATABASES OR DAT-
ASET? ? OR TABULAT??? OR I NDEX?? OR STORE? ? OR STORI NG OR DE-
POSI TORY OR DEPOSI TORI ES OR DB OR KNOWLEDGEBASE? ?

S3 269207 DATA OR I NFORMATI ON OR STATI STI C? ? OR FACTOR? ? OR PARAME-
TER? ? OR CHARACTERI STI C? ? OR CRI TERI A OR ATTRI BUTE? ? OR QU-
ALI T??? OR METRI CS OR SPECI FI CATI ON? ? OR COEFFI CI ENT? ?

S4 223338 I NQUI R??? OR ENQUI R??? OR ACCESS??? OR REQUEST??? OR QUERY-
??? OR QUERI ES OR QUESTI ON??? OR ASK OR ASKS OR ASKED OR ASKI -
NG OR QUESTI ON OR QUESTI ONS OR QUESTI ONI NG OR SEARCH OR SEARC-
HI NG OR MATCH??? OR CORRELAT??? OR COMPAR???? OR RELAT???

S5 99782 EXCHANGE? ? OR EXCHANGI NG OR RECI PROC??? OR MUTUAL?? OR CO-
NCURREN?? OR COMPL?MENTARY OR CORRESPOND??? OR COLLECTI VE?? OR
SHARE? ? OR SHARED OR JOI NT?? OR COMMON??

S6 4126 S1(6N) S2

S7 37108 S3(6N) S4

S8 10930 S3(6N) S5

S9 16 S6(S) S7(S) S8

S10 10 S9 NOT PY>2002

S11 10 RD (unique items)

~~ Patent Literature:
Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976- 2007/ Dec(Updat ed 080328)
(c) 2008 JPO & JAPI O

File 348: EUROPEAN PATENTS 1978- 200841
(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979- 2008/ UB=20081016| UT=20081009
(c) 2008 WPO/ Thomson

File 350: Derwent WPI X 1963- 2008/ UD=200865
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Set	Items	Description
S1	2656588	CONTRI BUTI NG OR CONTRI BUTED OR CONTRI BUTES OR CONTRI BUTE OR MEMBER OR MEMBERS OR SUBSCRI BER OR SUBSCRI BERS? ? OR ENROLEE OR ENROLEES OR PARTI CI PANT OR PARTI CI PANTS OR PARTI CI PAT?R OR PARTI CI PAT?RS
S2	100958	S1(6N) (REPOSI TORY OR REPOSI TORI ES OR DATABASE OR DATABASES OR DATASET? ? OR TABULAT??? OR I NDEX?? OR STORE? ? OR STORI NG OR DEPOSI TORY OR DEPOSI TORI ES OR DB OR KNOWLEDGEBASE? ? OR I N- FORMATI ON)
S3	83341	DATA OR I NFORMATI ON OR STATI STI C? ? OR FACTOR? ? OR PARAME- TER? ? OR CHARACTERI STI C? ? OR CRI TERI A OR ATTRI BUTE? ? OR QU- ALI T??? OR METRI CS OR SPECI FI CATI ON? ? OR COEFFI CI ENT? ?
S4	70945	I NQUI R??? OR ENQUI R??? OR ACCESS??? OR REQUEST??? OR QUERY- ??? OR QUERI ES OR QUESTI ON??? OR ASK OR ASKS OR ASKED OR ASKI - NG OR QUESTI ON OR QUESTI ONS OR QUESTI ONI NG OR SEARCH OR SEARC- HI NG OR MATCH??? OR CORRELAT??? OR COMPAR???? OR RELAT???
S5	60706	EXCHANGE? ? OR EXCHANGI NG OR RECI PROC??? OR MUTUAL?? OR CO- NCURREN?? OR COMPL?MENTARY OR CORRESPOND??? OR COLLECTI VE?? OR SHARE? ? OR SHARED OR JOI NT?? OR COMMON??
S6	421	(CONTRI BUTI NG OR CONTRI BUTED OR CONTRI BUTES OR CONTRI BUTE) - (6N) (MEMBER OR MEMBERS OR SUBSCRI BER OR SUBSCRI BERS? ? OR ENR- OLEE OR ENROLEES OR PARTI CI PANT OR PARTI CI PANTS OR PARTI CI PAT- ?R OR PARTI CI PAT?RS)
S7	8	S2(8N) S3(8N) S4(8N) S5(8N) S6

^ 7/ 3, K/ 5 (Item 2 from file: 349)
DI ALOG(R) File 349: PCT FULLTEXT
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01009624
SYSTEM AND METHOD FOR FACI LI TATI NG RECI PROCATI VE SMALL BUSI NESS FI Nanci al

INFORMATION EXCHANGES
SYSTEME ET PROCEDE FACILITANT LES ECHANGES RECIPROQUES D'INFORMATIONS
FINANCIERES CONCERNANT LES PETITES ET MOYENNES ENTREPRISES

Patent Applicant/Assignee:

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MIR Nader, 4175 Bellflower Drive, Alpharetta, GA 30005, US,
BREWER Frank D Jr, 10425 Turner Road, Roswell, GA 30076, US,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338718 A2 20030508 (WO 0338718)
Application: WO 2002US31191 20020930 (PCT/WO US0231191)
Priority Application: US 200121468 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11173

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... OF INVENTION

The present invention provides systems and methods for enabling a small
business financial **information** exchange ("SBFX") that can provide
comprehensive, systematic and accurate information to member
institutions. The SBFX...entities and create a valuable SBFX.

In a preferred embodiment, a reciprocity due to a **member** is dependent
on the **member's contributed information** to an SBFX **repository**. A
member who contributes a detailed ...receive detailed information
regarding an SB entity that becomes a subject of its inquiry. A **member**
who **contributes** minimal **information** regarding SB entities in its
portfolio can receive only minimal information relating to an SB entity
that becomes a subject of its **inquiry** even though rich and detailed
information regarding the subject of its inquiry may be stored...from the
member, and a reciprocity due to the **member** in exchange for the
information **contributed** to the SBFX repository by the **member**. In
addition, an on-going statistical file tracks **information contributed**
by a **member** and is used to update the reciprocity due to the **member**.

In general, a mass initial contribution of input **information** occurs
when a **member** joins the exchange. The initial contribution of input
information ...l 0 processed in a batch mode, using an electronic format
or cartridge. However, a **member** can **contribute** its input **information**
via a near real-time communication link, such as the Internet and a
satellite link. In a preferred embodiment, a **contributing member's**
input data file includes a record trailer that can be used to validate
input data processing procedures and to ensure the contributing member's
data is correctly accounted.

1 5 After the initial load, a **member** contributes input information,

preferably...curbed and prevented. To achieve a high hit rate and to store detailed and thorough **information** in the SBFX repository, the SBFX implements reciprocity. Simply stated, the kind of data received... can also be implemented to depend on, among other things, the volume of records a **member contributes** the SBFX **repository**.

Referring to FIG 2, if a **member** provides data relating the principals and guarantors, then that member is preferably allowed to access principal and guarantor **information** provided by other members. If a **member** chooses not to provide certain data elements, then a response to the member's inquiry does not include those elements even though information may be available in the SBFX **repository**. A **member** who consistently **contributes** minimal **information** cannot access full **information** available in the SBFX **repository**.

In a preferred embodiment, when a **member** joins the SBFX, a member number and a member profile is created for the member...

Claim

1. A method for providing **information** exchanges between at least two members, said at least two members contributing **member** input **information** to an exchange **repository**, comprising:
receiving an input data file from a **contributing member**, said input data file having an input content, said input content comprising a plurality of data elements; storing a content related to the input content in the exchange **repository**; creating a **member** profile for the **member contributing** the input data file, said **member** profile specifying a reciprocity due to the **contributing member**, wherein the reciprocity due to the **contributing member** correlates with the ...the business entity.

2 The method of Claim 1, wherein the business entity identifier associates **information** relating to a guarantor of the business entity.

3. The method of Claim 1, wherein the contributing member is associated with a member number, said member number identifying **information** relating to the contributing member.

4 The method of ...comprising:
generating a statistical file for the contributing member, said statistical file containing statistical data **relating** to the input content.

5 The method of Claim 4, wherein the statistical file is used to determine the **reciprocity** due to the **contributing member**.

6 The method of Claim 4, wherein the statistical file is **compared** with the **member** profile to determine consistency of the **contributing member's information** contribution to the **exchange repository**.

21

. The method of Claim 1, comprising:
preprocessing the input **data** file to a standard working input **data** file; and editing the standard working input **data** file.

8 The method of Claim 1, comprising:
an address standardization process; and
a name... of Claim 1, comprising:
keeping track of updates to the information stored in the **exchange repository**.

21 The method of Claim 1, comprising:
producing a member report keeping track of...information stored in the exchange repository.

23

. The method of Claim 1, comprising:
modifying information **relating** to a business entity in view of a result from a disclosure and dispute procedure.

26 The method of Claim 25, comprising:

associating a portion of information stored in the **exchange repository** with a new **member** number.

27 A method for providing **information exchanges** between at least two members, said at least two members **contributing member** input **information** to an **exchange repository**, comprising:

receiving an input data file from a **contributing member**, said input data file having an input content, said input content comprising a plurality of data elements; storing a content **related** to the input content in the exchange repository; 5 generating a statistical file based on said business entity identifier associating **information** relating to a business entity and at least one individual associated with the business entity.

28 The method of Claim 27, wherein the business entity identifier associates information **relating** to a guarantor of the business entity.

29 The method of Claim 27, wherein the statistical file is **compared** with a **member** profile to determine consistency of the **contributing member**'s **information** contribution to the **exchange repository**.

30 The method of Claim 27, comprising: updating a **member** profile associated with the **contributing member** in view of the statistical file.

24

. The method of Claim 27, wherein the business entity identifier associates information **relating** to trade data of the business entity and at least one **inquiry** issued by at least one of the at least two members.

32 The method of...

...27, wherein the contributing member is associated with a member number, said member number identifying **information** relating to the contributing member.

33 The method of Claim 27, comprising: preprocessing the input...exchange repository.

46 The method of Claim 27, comprising: keeping track of updates to the **information** stored in the exchange repository.

47 The method of Claim 27, comprising: producing a ...the reciprocity due to the contributing member.

48 The method of Claim 27, wherein a **member** profile keeps a score for the **contributing member**, said score being used to automatically restrict an access to the exchange **repository** by the **contributing member**.

26

. The method of Claim 27, comprising: deleting **member** input trade **information** **contributed** by a leaving **member**, said leaving member being one of the at least two members who decides to end its association with the small business financial exchange comprising the **exchange repository**.

50 The method of Claim 27, comprising: purging periodically a set of **information** stored in the exchange repository.

51 The method of Claim 27, comprising: 1 0 modifying...

...52 The method of Claim 27, comprising: associating a portion of information stored in the **exchange repository** with a 1 5 new **member** number.

53 A method for providing **information exchanges** between at least two members, said at least two members **contributing member** input

information to an exchange repository ,
 comprising:
 receiving an inquiry transaction from an inquiring member, said
 inquiry
 transaction having an inquiry content;
 retrieving a record file, said record file comprising information
 relating to a business entity and at least one individual associated
 with the business; masking the...96 The system in Claim 74, wherein a
 statistical file is derived from the input data file.
 1 5

97 The system in Claim 96, wherein each of the at least two members is
 associated with a member and a member profile, said member profile
 containing information
 relating to the corresponding member ; and
 the statistical file is compared with the contributing member 's
 member profile to determine consistency of the input content provided by
 the contributing member .

98 The system in Claim 97, wherein the member profile contains a score
 for the corresponding member, said score being used to automatically
 restrict an access to the exchange repository by the corresponding
 member .

99 The system in Claim 74, wherein a set of information stored in the
 exchange repository is purged on a periodic basis. 100. The system of
 Claim 74, wherein the input data file ...to facilitate a verification
 of a data processing process.
 32

. A method for providing information exchanges between at least two
 members, said at least two members contributing member input
 information to an exchange repository ,
 comprising:
 receiving an inquiry transaction from an inquiring member, said
 inquiry
 transaction having an inquiry content;
 determining a business entity identified by the inquiry content does
 not exist in
 the exchange repository;
 associating a business entity identifier ...file for the business entity
 in the exchange repository; and
 transmitting a response to the inquiry member using a member profile,
 said member profile specifying a reciprocity due to the inquiry member
 correlating with the inquiring member's input information to the
 exchange repository.
 33

^ 7/3, K/8 (Item 2 from file: 350)
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Information exchange method for networked financial institutions, involves
 correlating reciprocity of each contributing members of input file with
 input content and accordingly response to inquiry is provided

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Patent Family (4 patents, 99 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030083893	A1	20030501	US 200121468	A	20011029	200352 B
WO 2003038718	A2	20030508	WO 2002US31191	A	20020930	200352 E
AU 2002363302	A1	20030512	AU 2002363302	A	20020930	200464 E
EP 1464018	A1	20041006	EP 2002802421	A	20020930	200465 E
			WO 2002US31191	A	20020930	

Priority Applications (no., kind, date): US 200121468 A 20011029

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
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US 20030083893	A1	EN	17	5		
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WO 2003038718	A2	EN				
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National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

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Original Abstracts:

Systems and methods facilitate **information** sharing among a plurality of member institutions. Each member is associated with a member number...

...the exchange repository. However, a response to a member's inquiry is determined by a **reciprocity** due to the **inquiring** member. If a member contributes comprehensive information regarding small business entities in its portfolio, then the member receives comprehensive information **relating** to a small **business** entity that becomes a subject of its **inquiry**. If a **member contributes** minimal information **regarding the** small business entities in its portfolio, the member receives minimal information **relating** to a small **business** entity that becomes a subject of its **inquiry**, regardless of the **amount** of information available in the **exchange** repository. Each business entity regarding which information is stored in the exchange repository is associated...

...the corresponding small business entity. The record file includes trade data of the small business, **data** relating to one or more principals of the small business entity, as well as data...

Claims:

What is claimed is: 1. A method for providing **information** exchanges between at least two members, said at least two members contributing member input information...

...data file, said member profile specifying a reciprocity due to the contributing member, wherein the **reciprocity** due to the **contributing member** correlates **with** the input content **and determines** a response to an inquiry submitted **by the contributing member**; and associating the input data file with a business entity identifier, said business **entity identifier** associating information relating to a **corresponding** business entity and at least one individual associated with the business entity.